

Think about this: “Are you going beyond the life insurance sales process?”

As successful financial advisors will agree, “trust” is a key factor in the insurance sales process. Your client has to trust you with suggesting and or managing his/her finances before a sale can be made. Now, with the sales made and a relationship formed, the question is “Are you going beyond the sales process?”

Procrastination is a vice that many of us share with our clients. You may have to *encourage* your client to look at the big picture and take care of required legal documents to transfer wealth to heirs.

**One important legal document is the creation of a “Will”.**

Most people know that they need a will. Most people without a will sincerely *intend* to make out their wills. Yet, surprisingly, most people die without a will!

Talk to your client/s about:

1. The ability to decide who gets what, when and how much can be taken care of with a will in place other wise the State gets to decide and the distribution may not be per the client’s intentions.
2. Choosing an executor for their estate, someone who will see that their directions are carried out in a timely and orderly manner. Parents could appoint guardians for their minor children.
3. Talking to an attorney in conjunction with a financial advisor about opportunities to reduce taxes and administrative costs associated with settling their estate.
4. Saving their loved ones from confusion and discomfort that might occur if they die intestate.
5. Periodically revising the will based on life changes that occur.

**A simple will can meet the client’s basic goals of property distribution. It is appropriate to say “Where there is a WILL, there is a way....”**

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